



Order Filed on October 7, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 (215)627-1322 dcarlton@kmlawgroup.com Attorneys for Secured Creditor U.S Bank National Association, as Trustee, Successor in interest to Bank of America, National Association, as Trustee, Successor by merger LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-1XS	
In Re:	
Carolyn Gallen, Craig S. Gallen,	
Debtors.	

Case No.: 19-22703 CMG
Adv. No.:
Hearing Date: 8/21/19 @10:00 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: October 7, 2019



Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtors: Carolyn Gallen, Craig S. Gallen

Case No.: 19-22703 CMG

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S Bank National Association, as Trustee, Successor in interest to Bank of America, National Association, as Trustee, Successor by merger LaSalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-1XS, holder of a mortgage on real property located at 28 Ivanhoe Drive, Manalapan, NJ, 07726, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Scott D. Sherman, Esquire, attorney for Debtors, Carolyn Gallen and Craig S. Gallen, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors are to make post-petition payments outside the plan in accordance with the terms of the trial modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if a final modification is unsuccessful, debtors will modify the plan to otherwise address any pre- and post-petition arrears that may have accrued; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to any pre- or post-petition arrears in the event a final modification is unsuccessful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.